

**Information to identify the case:**

Debtor 1	<u>Charles William Call</u>	Social Security number or ITIN	<b>xxx-xx-2002</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Southern District of Ohio</b>			
Case number: <b>3:15-bk-33790</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles William Call

12/2/19

**By the court:** Guy R Humphrey  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
Southern District of OhioIn re:  
Charles William Call  
DebtorCase No. 15-33790-grh  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0648-3

User: kalbaugt  
Form ID: 3180WPage 1 of 1  
Total Noticed: 12

Date Rcvd: Dec 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2019.

db +Charles William Call, 647 Cherry Blossom Drive, Dayton, OH 45449-1623  
 17917768 +Cheek Law Offices, 471 East Broad Street, 12th Floor, Columbus, OH 43215-3806  
 17917773 +Lenderlive Network Inc, 710 S Ash St Ste 200, Glendale, CO 80246-1969  
 17917774 +Miamisburg Municipal Court, Civil Division, 10 N. First Street, Miamisburg, OH 45342-2305

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

17917764 +EDI: TSYS2.COM Dec 03 2019 00:33:00 Barclays Bank Delaware, Po Box 8801,  
 Wilmington, DE 19899-8801  
 17917767 E-mail/Text: ering@cbhv.com Dec 02 2019 19:54:34 CBHV, PO Box 831,  
 Newburgh, NY 12551-0831  
 18012846 +E-mail/Text: bncmail@w-legal.com Dec 02 2019 19:55:02 CERASTES, LLC,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 17917765 +E-mail/Text: cms-bk@cms-collect.com Dec 02 2019 19:54:16 Capital Mangement Services, LP,  
 726 Exchange Street, Ste. 700, Buffalo, NY 14210-1464  
 17917766 +EDI: CAPITALONE.COM Dec 03 2019 00:33:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 17946900 EDI: CAPITALONE.COM Dec 03 2019 00:33:00 Capital One Bank USA NA, PO Box 71083,  
 Charlotte NC 282721083  
 17917769 +E-mail/Text: bankruptcy@dcu.org Dec 02 2019 19:56:01 Digital Fed Credit Uni,  
 Attention: Bankruptcy Department, 220 Donald Lynch Blvd, Marlborough, MA 01752-4708  
 17917770 +E-mail/Text: bknotice@ercbpo.com Dec 02 2019 19:54:51 Enhanced Recovery Company,  
 PO Box 23870, Jacksonville, FL 32241-3870

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 04, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2019 at the address(es) listed below:

Asst US Trustee (Day) USTPRegion09.CB.ECF@usdoj.gov  
 Cynthia A Jeffrey on behalf of Creditor United Security Financial bknoticesouth@reimerlaw.com  
 John G. Jansing ecfcclerk@dayton13.com  
 Lindsey Hall on behalf of Creditor Mid America Mortgage, Inc. bankruptcy@weinerlaw.com  
 Richard E West on behalf of Debtor Charles William Call westlawecf@gmail.com

TOTAL: 5